

Remarks

The present Response is to the Office Action mailed 04/28/2009. Claims 10 and 12-17 are presented for examination.

Claim Rejections - 35 USC § 103

2. Claims 10 and 12-17 are rejected under 35 U.S.C. 103(a) as being unpatentable over Downing et al (US 5,963, 647) in view of Gephart (US 6,339,766)

Re claim 10: Downing discloses an interactive method for transferring funds from or to a user's financial account held at one institution and a user's financial account held at another institution (see figs. 5A-5C, Abstract, column 10, lines 37+); comprising steps of:

- (a) inputting in a data field within a single interface accessed by the user on an Network a transfer amount (32-sender)(36-transfer instruction file)(see fig. 3, column 6, lines 9+; column 7, lines 29+)
- (b) selecting from a data menu within the single interface a date for the funds transfer to execute (see figs. 5A-5C, Abstract, column 10, lines 37+)
- (c) selecting from a data menu within the single interface a financial institution and associated account number of an account the transfer amount (fig. 5A, S6-Select source Account) will be taken from, the financial institution providing access to the user's financial account requiring the user at least log-in with a name and password to access the user's financial account (see column 10, line 37 to column 11, line 9, esp, column 11, lines 1-3);
- (d) selecting from a data menu within a single interface a financial institution and associated account number of an account the transfer amount will be deposited to, the financial institution providing access to the user's financial account requiring the user at least log-in with a name and password to access the user's financial institution; (see column 10, line 37 to column 11, line 9, esp, column 11, lines 1-3)
- (e) submitting the transfer funds order to be executed on the selected date (see column 11, lines 10-15); and

(f) initiating the transfer on the requested date by proxy over the Internet network on behalf of the user (see column 11, lines 16+);

Downing fails to disclose, as in claims 12-17 that the system being used on web pages via the internet (g) navigating by the proxy to the Web pages of the financial institutions via an automated browser on the Internet.

Gephart discloses contemplates use of the Internet to make financial transactions (see Abstract, column 2, lines 18-29).

It would have been obvious to modify Downing with the latest networking technology, as contemplated by Gephart to provide further use of Downing's invention based upon a conventional highly used network

Applicant's response:

Applicant herein disagrees with the Examiner's interpretation of the art in relation to applicant's limitations of independent method claim 10. The Examiner seems to rely on figs. 5A-5C, Abstract, column 10, lines 37+ of Downing to teach transferring funds from or to a user's financial account held at one institution and a user's financial account held at another institution, including inputting in a data field within a single interface accessed by the user on an Internet Network a transfer amount; and selecting from a data menu within the single interface a date for the funds transfer to execute.

Downing is a system for allowing a customer at one financial institution to transfer funds to a file account at the *same* institution so another party can remove cash from the customer's account via an ATM. In this manner the customer, using a preset code word, can send the code word to another individual to enable the withdrawal of funds from the customer's account, via an ATM anywhere available in the world.

Applicant argues that Downing fails to teach transferring funds from or to a user's financial account held at one institution and a user's financial account held at *another* institution, as claimed. As clearly seen in Figs. 5A-5C and accompanying text in col. 11, lines 4-27, the customer only specifies an account to withdraw funds from. The institution then places the funds in limbo in a file account until the other party withdraws the funds. At that time the customer's account is debited. Therefore, transferring funds does not

occur in Downing between a user's financial account held at one institution and a user's financial account held at another institution, as claimed in applicant's invention.

Further, applicant argues that Downing fails to teach selecting a date for the transfer to execute. Downing only teaches selecting a date for the funds held in the file account to expire, wherein the other party will no longer have access to them (col. 11, lines 10-11). Applicant points out that the above argument was made in the previous response submitted by applicant. Applicant respectfully requests the Examiner please consider and respond to applicant's arguments regarding the art of Downing.

Further the Examiner presents the new art of Gephart stating, "Downing fails to disclose, as in claims 12-17 that the system being used on web pages via the internet (g) navigating by the proxy to the Web pages of the financial institutions via an automated browser on the Internet. Gephart discloses contemplates use of the Internet to make financial transactions (see Abstract, column 2, lines 18-29).

It would have been obvious to modify Downing with the latest networking technology, as contemplated by Gephart to provide further use of Downing's invention based upon a conventional highly used network"

Applicant is not clear, judging from the Examiner's comments, whether Gephart discloses or contemplates applicant's claimed limitation in question. The Abstract of Gephart recites:

Methods and systems for enabling an account holder to authorize the transfer of funds from an account using a limited-use account number. An account issuer establishes an account for the account holder and associates a regular account number and a limited-use account number with the account. The limited-use account number remains inactive until the account holder requests activation thereof. The regular account number is activated and is made available to the account holder for use in any desired number of transactions. Upon receiving the request for activation of the limited-use account number, the account issuer activates the limited-use account number for either a specified period of time or a specified number of transactions. The account holder then uses the limited-use account number for the specified period of time or the specified number of transactions, after which the limited-use account number is deactivated until such time that the account

holder again requests activation thereof Deactivation of the limited-use account number substantially prevents unauthorized persons from gaining unlimited access to the account.

Applicant is at a loss to understand where in the above abstract is any indication, teaching or suggestion of applicant's limitation, "navigating by the proxy to the Web pages of the financial institutions via an automated browser on the Internet." The teaching is simply not present.

The Examiner also relies upon column 2, lines 18-29 of Gephart to teach said limitation which recites as follows:

In view of the foregoing, what is needed is a system for executing electronic transactions that introduce a level of security that has not been possible by the mere use of signatures, PINs, and encryption technology. It would be an advancement in the art to provide an electronic transaction system that will permit consumers to authorize the use of credit and debit accounts over the telephone or the Internet without the fear of the unauthorized use of their account numbers. It would be a further advancement in the art if such systems could be practiced in the basic architecture of conventional communications networks with little additional cost to consumers, merchants, or financial institutions.

Again, the above portion of Gephart is silent to a teaching of "navigating by the proxy to the Web pages of the financial institutions via an automated browser on the Internet" as claimed in applicant's invention. The above teaching provides an electronic transaction system that will permit consumers to authorize the use of credit and debit accounts over the telephone or the Internet without the fear of the unauthorized use of their account numbers. This has absolutely nothing to do with automatic navigation by proxy to Web pages, as claimed.

The interactive system of applicant's invention comprises, a first server node connected to the network, the server node providing a service-access-point for accessing users, a second server node connected to the network and accessible to the first server node, the second server node providing automated navigation, data procurement, and data aggregation on behalf of the accessing users. The unique capability loaded into interface

211 of enabling performance of various proxy tasks, integrating solution-oriented data between more than one module of interface 211, and providing site-access to associated sites through multiple points of entry represents a level of novelty not known in current-art or prior-art interfaces. Furthermore, the unique proxy capabilities performed by the data compilation, aggregation, and summary system, known to the inventor, are fully accessible through interface 211 providing a level of user-friendliness heretofore not known in the art.

Applicant believes the claims, as presented, are patentable over the art presented by the Examiner as the Examiner has failed to show in the art specific limitations of applicant's invention as argued above. Therefore, independent method claim 10 is patentable over the art of Downing and Gephart, either singly or combined. Claims 12-17 are patentable on their own merits, or at least as depended from a patentable claim.

Summary

As all of the claims, as argued above, have been shown to be patentable over the art presented by the Examiner, applicant respectfully requests reconsideration and the case be passed quickly to issue.

If any fees are due beyond fees paid with this amendment, authorization is made to deduct those fees from deposit account 50-0534. If any time extension is needed beyond any extension requested with this amendment, such extension is hereby requested.

Respectfully submitted,
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